

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

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SARAH COHEN, on behalf of herself and the class :  
defined herein, :

Plaintiffs, :

- against - :

RUBIN & ROTHMAN, LLC and  
CAPITAL ONE BANK (USA), N.A., :

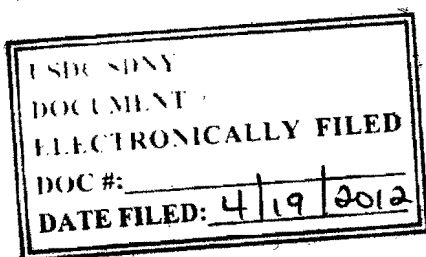
Defendants. :  
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Case No.: 12-CV-1187-ER-LMS

**STIPULATION AND ORDER**

IT IS HEREBY STIPULATED AND AGREED by and between counsel for all parties in the above-captioned matter that the time for Defendants Rubin & Rothman, LLC and Capital One Bank (USA), N.A. (collectively, "Defendants") to answer, move, or otherwise respond to the Plaintiffs' Amended Complaint in this action is hereby extended to and including June 15, 2012. Defendants' original deadline for responding to the Amended Complaint was March 29, 2012. Defendants made one previous extension request, which this Court granted by entering a Stipulation and Order on April 2, 2012, extending their responsive pleadings deadline to April 19, 2012. Defendants represent to the Court that the parties have now agreed to settlement terms in principle and are in the process of finalizing a written settlement agreement, the process for which may extend past the April 19, 2012 responsive pleadings deadline. Defendants are seeking this extension to allow adequate time for the parties to finalize and execute a settlement agreement and for the Court to enter an appropriate dismissal order to be submitted by Plaintiffs' counsel. Plaintiffs' counsel, as reflected through his signature below, consents to this extension.

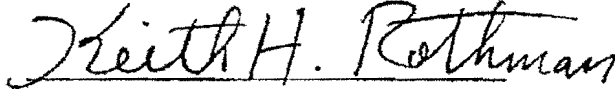
A facsimile or PDF copy of this stipulation will serve the same purposes as original signatures.




Dated: April 18, 2012



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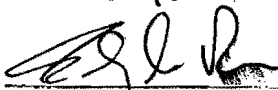
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*Attorney for Defendant Capital One Bank (USA), N.A.*

**SO ORDERED:**

Dated: White Plains, New York  
April 18, 2012



Hon. Edgardo Ramos  
U.S.D.J.